EDITORIAL

THE BILL IS COMING DUE

Have you ever noticed how easy it is to establish a charge or term-payment account in a department store?

But no matter how easily the credit is obtained, or how small the payments, they come due regularly and if not paid—well, the law just takes its course and the debtor suffers.

The people of the United States are just now waking up the fact that they have been on a gigantic spending spree. Never did they use their public credit so freely. But the day of reckoning is here. The charge accounts are coming due and the payments will have to be made.

Just as the unwary customer is talked into spending more than he can afford by the super-selling ability of the expert clerk, so have an unwary people been talked into spending more than they can well afford to pay, by the silver tongues of the politicians.

In the latter case, however, the people thought they were going to be given something for nothing—that

Continued on Page 2)

VOLUME NUMBER THREE CARMEL-BY-THE-SEA, CALIFORNIA, TUESDAY, JULY 9, 1935 NUMBER 24

Townsend Plan a Business Proposition

By WILLIS OWENS

The Townsend Plan is essentially a business man's proposition. Why? There are many reasons, but here are eight of the principal ones:

1. He wants to reduce his taxes and general expenses;
2. He wants to increase his business and his profits;
3. He wants to end this paralyzing depression;
4. He wants to make sure we will not have another one;
5. He wants to end present unemployment;
6. He wants to prevent future unemployment;
7. He wants to have more money in circulation;
8. He wants this circulation to be regular, steady and **compulsory** so there can be no question about it.

In my research work I have talked with hundreds of business men and I think I know some of their ideas and problems. Many are afraid that under the Townsend Plan they will be eaten up by increased taxes. I want to present statistics and arguments which will convince them that the Plan will greatly **reduce** their taxes and other expenses, increase their business and their profits and be the best **investment** ever offered the public.

If the Plan fails to do these things, then we don't want it; if it will do these things, then we DO want it.

Plan's Possibilities

In this series of articles in the Townsend Weekly, I will try to tell in simple terms how and why and when the Plan will work and what it will do.

We all agree that it is a good thing to have plenty of money in circulation. Why, then, don't we get it? We claim the Townsend Plan will answer this question, and that it is the only plan that will answer it.

If it is a good thing to have money in circulation today, then it must be a good thing to have it in circulation tomorrow. If it is a good thing to have it in circulation tomorrow, then it must be a good thing to have it in circulation every day—always.

That being the case, why not make this circulation **compulsory?** Why not make it **regular and permanent?** Why a dab of money here today, and another dab somewhere else at some other time? Why have erratic, spasmodic prosperity that no one can depend upon?

Why not **enforce** this circulation? Until Dr. Townsend came along with his Plan, no one seemed to know how to do this, or, if they did, they kept very still about it.

Bankers Poor Controllers

Our disastrous experience of the past six years shows conclusively that we cannot trust to the **voluntary** circulation of money by our banks and other financial institutions. With these people in control of our money, it either circulates their way or it doesn't circulate at all; and we see right now what happens when they control it. Haven't the business men had about enough of this sort of thing?

Isn't it worth while to get right down to brass tacks and fully investigate the Townsend Plan before condemning it? We laughed, you know, at the telephone, but Bell laughed last and best.

The success of the Plan, then, depends upon having enough money in the hands of the people so they can **buy things,** and upon the speed with which it **circulates** from one person to another, and upon its circulation being absolutely compulsory, so there can be no question about it. A recent incident in Chicago is an excellent illustration of the power of money in active circulation, while the argument in favor of the Patman bonus bill is another, so I am us-

(Continued on Page 3)

CARMEL LEGION ELECTS BYINGTON FORD

Carmel American Legion post No. 512 has elected Byington Ford as commander for the new year to begin in August.

Commander Martin J. Peterson was put in as first vice commander; C. Jackson, second vice commander; Lee Gottfried, adjutant; K. Burnett, finance officer; O. W. Bardarson, historian; Rev. Melvin Dorsett, chaplain; Fred McIndoe, sergeant-at-arms.

The executive board will include the first five officers and James Regan, past commander, Don Hale, Pat Hudgins, Gail Chandler and Col. C. G. Lawrence.

Installation will take place in August at the time the new charter is received from headquarters.

COMMITTEE SEEKS FUNDS TO RESTORE GOLDEN BOUGH

The Golden Bough Restoration committee met last week and adopted final plans to raise funds to rebuild Carmel's famous theatre, partially destryoed by fire. Every hope was expressed that contributions would be both spontaneous and liberal.

The majority of Carmel residents feel that the theatre should be restored, was the report presented.

Members of the committee are: Fritz Wurzmann, Charles Berkey, J. E. Abernethy, J. L. Cockburn, John Todd, Mrs. M. V. B. MacAdam, with Mayor James H. Thoburn as chairman.

MISSIONARY CONFERENCE

The Missionary Society of Carmel will hold an all-day meeting in connection with the other missionary societies of the Peninsula at Asilomar on Wednesday, July 10, during the Missionary Education Movement Conference. Those wishing transportation will please communicate with Miss Margaret White, Tel. 672-J.

Arthur Louis Wolter, who died in Carmel last May, left everything to his sister, Addie E. Wolter of San Mateo, according to the petition for the probate of the will which was filed last week by her. The will was holographic.

Council Considers Various Problems

Variety and long duration marked Friday night's council meeting in Carmel. Important business kept the five members in session until nearly midnight.

The vexing problem of additional night patrolmen brought out the suggestion that business men contribute to a fund for at least one more officer. The Business association submitted a letter calling attention to the need for more adequate policing, and this brought comment that a certain amount of protection must be furnished by the merchants themselves.

Police Chief Robert Norton submitted figures to prove his officers are working to the limit at the present, and more ngiht duty is impossible.

Swimming Pool Asked

Increasing problem of juvenile petty crimes in town caused W. K. Bassett, publisher, to ask that a swimming pool, tennis and handball courts be installed somewhere in town. He remarked on the disagreeable increase in the youth problem, and stated that added recreational facilities would go far toward aiding in a solution. A thorough investigation was promised and Mayor James Thoburn will appoint a committee for the purpose.

The Carmel Music Society, thru Dene Denny, asked that the local orchestra be given city financial support. One hundred dollars was requested in view of the Bach festival plans now under way. The finance committee will investigate.

Another committee was ordered appointed, this time in the matter of proper laying of new water mains in the business section.

Narrowing of sidewalks in the vicinity of the post office and proposed motion picture theater on Ocean avenue at Mission was discussed. It is possible that a seven-foot width there will be adopted.

Perennial problem of business signs that encroach on the sidewalks, or are illegally brilliant again came up. Councilman Joseph Burge, in whose province this falls, threatened a sweeping clean-up of the alleged violations unless owners voluntarily cared for the situation.

Art Gallery Wanted

The Carmel Art Association also asked for financial aid. The land and existing art gallery building on Dolores street were valued at $7,000, and the needed new buildings will cost $10,000. Government aid can probably be had if requested, stated C. Chapel Judson, prominent peninsula artist, thus cutting down the outlay required.

This brought up again the need for adequate housing of art objects in a town famous for its artistic residents. The council was morally in sympathy with the move but was puzzled as to how the financing could be done.

Thomas Heuling, deputy tax collector, will be employed daily during the hours of 9 a. m. to 6 p. m., in the tax office of the city hall. This will be for a period of six months.

Insurance of city equipment and men was discussed, but trouble was had understanding just what coverage was included in the figures submitted by several insurance agents. Tuesday night at 8:30 o'clock was set as the time for detailed consideration of insurance placing.

COUNTY BOND ELECTION SET FOR AUGUST 5

Monterey county supervisors at a recent meeting adopted resolutions designed to speed erection of a new courthouse. First action was authorization of application for a grant of PWA funds; second was decision to hold a bond election.

Grant of 45 per cent of the cost of the proposed $450,000 edifice and approval of bonds for the balance will be the signal for start of construction.

CARMEL SUN

A. EUGENE PFREMMER ..... Editor
ANN PFREMMER NELSON ..... Associate Editor

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THE BILL IS COMING DUE

(Continued from page one)

the billions of dollars handed out in the name of "relief" and "recovery" would be taken from somebody else's pocket.

But the dream has ended. The tax-gatherer's hand is going right down into John Jones' pocket to take out the money to pay the charge account, for the "gifts" to Jones.

A new tax-raising bill has been thrown into the lap of Congress that will have a tremendous effect on the earnings, the savings and the estates of every citizen. For camouflage and publicity purposes, it is designated as a "share the wealth" or "soak the rich" tax program. The Portland Oregonian says:

"This is but the beginning . . . The government Santa Claus is about to be withdrawn. . . . Gradually he is to become overshadowed by another figure. This one will appear to the taxpayer ere he plays out his part, like a government Shylock. There is no other way.

"Good old Uncle Sam is going to make the rich pay and pay. Nothing is said about making other people pay. But that will come later. We are all going to pay—pay through the nose and pay till it hurts, in increased federal taxes down through the lower brackets. Our tax bill during the next generation is going to be a thing high, wide and handsome, and at the same time, fearsome. It is not going to fall lightly anywhere. It is going to fall heavily on all who have incomes, in whatever brackets."

Charge accounts of the government (tax bills) become due just as do charge accounts of stores (private bills). There is no difference whatever in principle—but there is a great difference, in fact, in that the government, if you fail to pay your tax bill, can use more harsh and ruinous methods on the individual to force payment than can the private store. There is no leniency shown by the tax collector. He collects your taxes, or he takes your property.

Personal Mention

Visiting in Carmel is Mr. James Lavensaler, violinist, who is here to attend the concert next Tuesday evening of the Abas Quartet, of which his former teacher, Abraham Weiss, is a member.

Miss Anne Greene left Carmel Friday morning for Mills College where she has been awarded a scholarship for the Master Class of Harold Bauer, which will be held on the college campus during the

Mr. and Mrs. R. F. Haller, accompanied by their son, Bobbie, and his young friend, Gordon Ewig, have left Carmel to spend a vacation of several weeks in Dunsmuir, California.

Dr. and Mrs. Charles Bacon are here to spend July with their son and daughter-in-law, Mr. and Mrs. Ernst Bacon. Dr. and Mrs. Bacon, who made their home in Chicago, stoppepd in the south to visit another son, Dr. Charles Bacon, Jr., who will join the family here this week.

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Members of the committee are: Fritz Wurzmann, Charles Berkey, J. E. Abernethy, J. L. Cockburn, John Todd, Mrs. M. V. B. MacAdam, with Mayor James H. Thoburn as chairman.

Robert Edgren Jr., has returned to his home in the Monterey Peninsula Country Club district after a several months' tour of the Far East. Among the interesting stops he made were Hawaii, China, the Dutch Indies, New Zealand and Australia. While in Australia Mr. Edgren played a golf course that was also the home of many kinds of wild animals, and in Hawaii he tried his luck at riding a surfboard, a sport that Mr. Edgren found more complicated than it might seem.

Come to Townsend club meeting, lunch room Sunset School, Monday, 8 p. m.

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Townsend Plan a Business Proposition

(Continued from Page 1)

ing these two as the text for this series of articles, and I shall refer with frequency to them in making my points.

A Chicago Example

Recently the Supreme Court ordered the Illinois Bell Telephone company to refund to subscribers in Chicago the tidy little sum of $20,700,000, because these people had been carelessly overcharged.

This money was immediately spent in the stores of Chicago, the merchants passed it along in the payment of various bills and in the purchase of more merchandise, and in just a few days the money had turned over so rapidly, or circulated from person to person so often, that it had transacted approximately $100,000,000 worth of new business; and even in the big-money city of Chicago, which deals in billions, it attracted attention and surprise.

According to the Dow-Jones company of New York, national authority as statisticians and economists, this Chicago money will turn over 22½ times, at present low levels, duing the year, which means that this $20,700,000 will create $465,750,000 worth of new business.

If the comparatively small sum of $20,700,000, disbursed by a private corporation to a few people, will create $465,750,000 worth of new business for Chicago merchants alone, then why won't $1,500,000,000 disbursed each month by the government to seven and one-half million of our fathers and mothers, also turn over 22½ times and produce four hundred and five billion dollars worth of new business for all the merchants thruout America?

Proof of Practicability

Here is more proof of why the Townsend Plan will work.

Hundreds of nationally known advocates of the veterans' bonus bill are, by their arguments, fully confirming every claim of the Townsend Plan, and herewith are presented excerpts from some of their statements:

The Hon. Wright Patman of Texas, member of the House of Repersentatives, and author of Patman's Veterans' cash bonus bill, says: "Purchasing power must be placed in the hands of the masses."

United States Senator Shipstead of Minnesota, says: "The $2,200,000,000 issued to the World War veterans will go into every nook and corner where the people live . . . it will pass through many hands in the purchase of goods and in the payment of mortgages."

A recent editorial in the Los Angeles Illustrated Daily News says: "The bonus may be no longer regarded as a bounty, but as an investment. Every cent paid the servicemen finds its way back into business."

Some Pertinent Questions

In all sincerity, the proponents of the Townsend Plan ask:

First: If the money paid to the veterans would place purchasing power in the hands of the masses, won't the money paid to the Townsend Plan people do the same thing?

Second: If $2,200,000,000, issued to the war veterans, would "go into every nook and corner where people live," won't the $1,500,000,000 **each month,** under the Townsend Plan, go into **more** nooks and **more** corners? And won't it, likewise, "pass through many more hands in the purchase of goods and in the payment of mortgages?"

Third: If the bonus, because it puts money into circulation, is from now on to be regarded as an investment, isn't the Townsend Plan likewise to be regarded as a **bigger and better** investment?

And if "every cent paid the service men finds its way back into business," won't the money paid the finest people in the world, our fathers and mothers, do the same thing? Does the money paid the veterans act differently than the money paid the Townsend members?

Dozen Times Beats Once

The veterans' money would, of course, be spent just once and would be put into circulation immediately, producing prosperity for part of the people part of the time, which, so far as it goes, is a splendid thing. But this is only partial and spasmodic prosperity.

Isn't it much better for the merchant to have money disbursed **twelve** times during the year, month by month and day by day in a regular, substantial manner, so that we will have prosperity **all** the time for **all** the people? This kind of prosperity is widespread and **permanent.**

Fourth: Which is best, to have $2,200,000,000 worth of spasmodic prosperity or $1,500,000,000 worth of steady, monthly and daily prosperity?

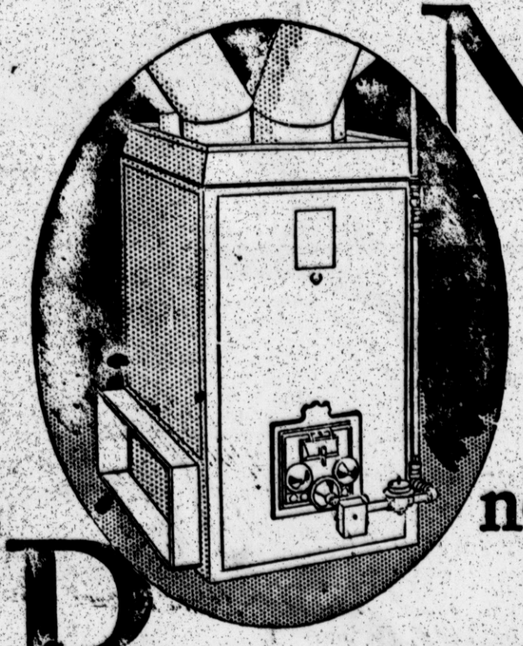
A merchant doesn't expect to become prosperous and remain prosperous by selling goods a few times during the year; he wants to sell them every day in the year; and the same fact applies to every kind of business.

Money acquires its power to create business and prosperity and employment by the speed of its circulation, by its **continuous** circulation and by its **compulsory** circulation, and the Townsend Plan is the **only** plan which produces these results.

(Editor's Note: The foregoing article by Mr. Owen is the first of a series. The next will appear in an early issue).

Tune In

On KNX at 8:45 P. M. Mondays and Fridays for talks on the Townsend Plan of Recovery.



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FROM DAILY ABSTRACT

AGREEMENT TO PURCHASE REAL PROPERTY: Carmel Development Co. with Hazel Dorothy Ayer. May 13, 1933. $400. Lots 1, 3, 5 & 7, Blk. 36, Carmel-by-the-Sea.

DECREE OF SETTLEMENT OF ACCOUNTS AND FINAL DISTRIBUTION: Re Estate of Carl Huseman, etc., dec'd. To Sophie Jusaitis. June 27. Lots 1 to 20 inclusive, Blk. 37, Carmel City.

ORDER CONFIRMING SALE OF REAL PROPERTY: Re Estate, Mae Harris Anson, dec'd, to Morgan D. Baker. July 1. $295. Lot 13 & N. 10 ft. of Lot 11, Blk. EE, Add. 3, Carmel-by-the-Sea.

NOTICE OF DEFAULT: Katherine Futterer vs. Grace D. Rodgers. June 12. S½ of Lot 4, Lots 6, 7, 8 & 10, Blk. W, Add. 1, Carmel-by-the-Sea.

DEED: Margaret McClure Armstrong to Kathryn F. Burns, May 27. $1.00. Lots 8 & 10 & portion Lots 9, 11 & 12, Blk. NN, Add. 3, Carmel-by-the-Sea.

DEED: M. Pamelia Clough to Winifred Graham. May 23. $10. Lots 14 & 16 & wly 40 ft. of Lots 13 & 15, Blk. 10, Add. 4, Carmel-by-the-Sea.

TRUST DEED: Victor D. Graham et ux to Trust for M. Pamelia Clough. May 29, $3200. Desc. same as above Deed.

DEED: Marjorie A. Brown to Melle T. Brewer, May 9. Portion Lots 14 & 16, Blk. 33, Carmel-by-the-Sea.

DEED: Marjorie A. Brown to Melle T. Brewer. May 9. Portion Lots 14 & 16, Blk. 33, Map of Carmel-by-the-Sea.

RECON: Corp of America to Louise K. Fleming. June 3. Lot 8, Blk. V, Add. 1, Carmel-by-the-Sea.

DEED: Elizabeth Herriott to Elizabeth Morrison Wagenet and Russell Gordon Wagenet, hus., jt. ten. May 23, $10. Lot 35, Blk. LL, Add. 3, Carmel-by-the-Sea.

SATIS. OF CHATTEL MTGE: Rice Securities Co. to Elmer M. Cox, et al. June 4, Chattle same as following Chattel Mtge.

CHATTEL MTGE: Elmer M. Cox, et ux to Rice Securities Co., June 1. $1500. Personal property at N. side of Sinex Drive, bet. 8th & 9th Sts., Carmel-by-the-Sea.

NEW MATTERS

Marion Boisot Ford vs. Byington Ford. June 1. Action for divorce.

Estate Carrie Horton Blackman, dec'd. Petition Elsa Blackman for Probate of Will.

Come to Townsend club meeting, lunch room Sunset School, Monday, 8 p. m.

FIRST CHURCH OF CHRIST, SCIENTIST.

9:30 a. m. Sunday School.
11 a. m. Sunday Services.
8:00 p. m. Wednesday, meeting.

Reading room in church edifice open afternoons, 2 to 5.
Evenings: Tuesday and Friday, 7:30 to 9.
Closed holidays.
Monte Verde Street, One block North of Ocean Avenue.

In all Christian Science churches, branches of The Mother Church The First Church of Christ, Scientist, in Boston, Mass., a Lesson-Sermon will be read Sunday, July 14, on the subject "Sacrament."

The Golden Text will be: "Whether therefore ye eat, or drink, or whatsoever ye do, do all to the glory of God" (I. Cor. 10: 31). Bible selections will include the following passage from Romans 7: 1, 6: "Know ye not, brethren, (for I speak to them that know the law,) how that the law hath dominion over a man as long as he liveth? . . . But now we are delivered from the law, that being dead wherein we were held; that we should serve in newness of spirit, and not in the oldness of the letter."

A passage from the Christian Science textbook, "Science and Health with Key to the Scriptures" by Mary Baker Eddy, will also be included, which reads as follows: "As a material, theoretical life-basis is found to be a misapprehension of existence, the spiritual and divine Principle of man dawns upon human thought, and leads it to 'where the young child was,'—even to the birth of a new-old idea, to the spiritual sense of being and of what Life includes" (p. 191).

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LATER MORNING DEPARTURE TO SAN FRANCISCO!

On and after Sunday, May 19, the northbound *Del Monte* will leave later in the morning, operating on a faster and more convenient schedule to San Francisco. This train carries parlor-observation car and coaches through to San Francisco. Here is the new schedule:

Lv. Pacific Grove	8:04 am
Lv. Monterey	8:16 am
Lv. Del Monte	8:20 am
Ar. San Jose	10:25 am
Ar. San Francisco	*11:30 am

*11:45 on Sundays

THROUGH PULLMAN SERVICE TO LOS ANGELES!

Beginning Sunday, May 19, through daily Pullman service will be operated between the Monterey Peninsula and Los Angeles in connection with the *Sunset Limited*, on the following schedule:

Going (effective May 19)		Returning (effective May 20)	
Lv. Pacific Grove	8:45 pm	Lv. Los Angeles	6:45 pm
Lv. Monterey	8:53 pm	Ar. Del Monte	7:45 am
Lv. Del Monte	8:57 pm	Ar. Monterey	7:53 am
Ar. Los Angeles	8:15 am	Ar. Pacific Grove	8:01 am

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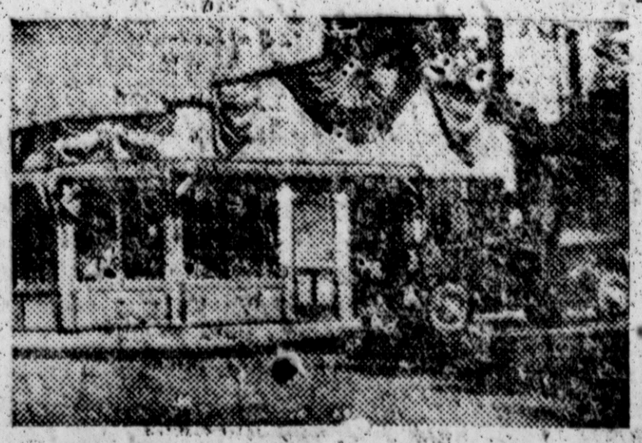

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